

Certificate Number: 12433-VAE-DE-008324948

Bankruptcy Case Number: 08-36469

CERTIFICATE OF DEBTOR EDUCATION

I certify that on September 12, 2009, at 6:29 o'clock PM PDT,

Babashola Ojo completed a course on personal financial
management given by internet and telephone by

Solid Start Financial Education Services, LLC,

a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning
personal financial management in the Eastern District of Virginia.

Date: September 13, 2009

By /s/Lance Brechbill

Name Lance Brechbill

Title Teacher